

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

<b>CASE NAME</b>	Dorsey D. and Constance R. O'Connell
<b>CASE NO.</b>	14-23656 GLT
<b>RELATED TO DOCUMENT NO.</b>	# 148 Response to Notice of Final Cure Mortgage Payment (Claim # 15)

**NOTICE REGARDING  
NONCONFORMING DOCUMENT**

The **Response to Notice of Final Cure Mortgage Payment** that you submitted has been accepted for filing. However, this document fails to conform to the Bankruptcy Code, Federal Rules of Bankruptcy Procedure, and/or Local Bankruptcy Rules.

The **Response to Notice of Final Cure Mortgage Payment must FOLLOW RULE 5005-6 (b) REGARDING SIGNATURES - ELECTRONICALLY FILED DOCUMENTS SHALL COMPLY WITH THE FED. R. BANKR. P. 9011...; THE DOCUMENT IS PRECEDED BY /S/ AND TYPED SIGNATURE OF FILER WHERE THE SIGNATURE WOULD OTHERWISE APPEAR.**

You must file **Response to Notice of Final Cure Mortgage Payment** within ten (10) days of the date of this notice.

This deadline does not affect any other deadlines in your bankruptcy case.

**Please attach a copy of this Notice to the front of the Response to Notice of Final Cure Mortgage Payment that is filed in response to this Notice.**

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January 7, 2020

Date

By: \_\_\_\_\_ Lylenn Fox

Deputy Clerk

Debtor 1	Dorsey D. O'Connell		
Debtor 2 (Spouse, if filing)	Constance R. O'Connell		
United States Bankruptcy Court for the: Western		Pennsylvania	
Case number		(State)	
14-23656			

**Form 4100R****Response to Notice of Final Cure Payment**

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

**Part 1: Mortgage Information**

Name of creditor:	Real Time Resolutions, Inc.	Court claim no. (if known):
		15
Last 4 digits of any number you use to identify the debtor's account: 0 8 1 8		
Property address:	433 Brierly Lane	
Number	Street	
Pittsburgh	PA	15236
City	State	ZIP Code

**Part 2: Prepetition Default Payments**

*Check one:*

- Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ \_\_\_\_\_

**Part 3: Postpetition Mortgage Payment**

*Check one:*

- Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 02/25/2020  
MM / DD / YYYY

- Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ \_\_\_\_\_
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ \_\_\_\_\_
- c. **Total.** Add lines a and b. (c) \$ \_\_\_\_\_

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_  
MM / DD / YYYY

Debtor 1 Dorsey D. O'Connell & Constance R. O'Connell  
First Name Middle Name Last Name

Case number (if known) 14-23656

**Part 4: Itemized Payment History**

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

**Part 5: Sign Here**

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- I am the creditor.  
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

/s/ Judith Pasillas  
Signature

Date 01 / 10 / 2020

Print Judith Pasillas Title Department Manager  
First Name Middle Name Last Name

Company Real Time Resolutions, Inc.

If different from the notice address listed on the proof of claim to which this response applies:

Address 1349 Empire Central Dr., Suite 150  
Number Street  
Dallas TX 75247  
City State ZIP Code

Contact phone (888) 741-1124

Email bankruptcy@rtresolutions.com

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA (PITTSBURGH)**

In re: )  
DORSEY D. O'CONNELL )  
CONSTANCE R. O'CONNELL )  
 )  
 ) CHAPTER 13  
 ) CASE NO. 14-23656  
Debtors )

**CERTIFICATE OF SERVICE**

I hereby certify that I have served a copy of the within and foregoing RESPONSE TO TRUSTEE'S NOTICE OF FINAL CURE upon the following by depositing same in the United States Mail, addressed as follows, with sufficient postage attached.

**Christopher M. Frye  
Steidl & Steinberg  
Suite 2830 Gulf Tower  
707 Grant Street  
Pittsburgh, PA 15219**

**Ronda J. Winnecour  
Chapter 13 Trustee  
Suite 3250, USX Tower  
600 Grant Street  
Pittsburgh, PA 15219**

**Dorsey D. O'Connell & Constance R. O'Connell  
433 Brierly Lane  
Pittsburgh, PA 15236**

Dated 01/10/2020

By: /s/ Judith Pasillas

Real Time Resolutions, Inc.  
1349 Empire Central Drive, Suite 150  
Dallas, TX 75247